



City of Framingham Housing Rehabilitation Assistance Program (HRAP)



The City of Framingham, through the U. S. Department of Housing and Urban Development (HUD), has federal funds that provides assistance to property owners with low to moderate income for housing rehabilitation. The principal purpose of the program is to increase and create safety and sanitary housing in the City of Framingham. Eligible properties are owner-occupied, one to four-family residential structures.

Examples of Eligible work:

Emergency work: Building code deficiencies needing immediate repair such as failed heaters, plumbing & electric systems and roofs.

Hazard abatement: Lead paint and asbestos abatement.

Removal of architectural barriers: Installation of interior and exterior modifications for persons with physical disabilities.

Who Qualifies?

City residents, who are low and moderate income home owners, or the owners of residential properties in Framingham with low and moderate income tenants.

Income limits are based on the number of persons living in a unit, as shown on the chart on the right. Staff will analyze income to determine if applicants have eligible income.

2017 Low – Income Limit (80%)

BASED ON HUD MEDIAN AREA INCOME

Household Size: 80% of Median

1	\$54,750
2	\$62,550
3	\$70,350
4	\$78,150
5	\$84,450
6	\$90,700
7	\$96,950
8+	\$103,200

Funding is provided to a qualified **Owner-Occupant**, as a deferred no interest loan, and recorded as a lien on the property. The loan is repaid upon sale or transfer of the property or if the low income owner is no longer a full-time resident there, or if there is a refinance of the property with cash taken out.

Repairs NOT Eligible:

Additions or general remodeling
Landscaping
Work started before HRAP participation

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